

Date Received: _____	Lottery # Assigned: _____	Application # _____ - _____
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BELLINGHAM-HOPEDALE HOUSING REHABILITATION PROGRAM
APPLICATION FOR
OWNER-OCCUPIED PROPERTIES

☐ Check here to report an emergency repair need (Leaking roof, failing heating system, etc.) requiring immediate assistance.

Name of Owner(s): _____

Property Address: _____

Total Number of Residential Units in Property: (Enter the number of units – from 1 to 7) _____

Owner Contact Information: Home Phone: _____ Work/Cell /Other Phone: _____

Owner Email Address: _____

Is the property owned by a female headed household? ☐ Yes ☐ No

OWNER HOUSEHOLD INFORMATION

Complete the following chart including all permanent residents of the owner's household, including children.

Name	Age	Disabled (Y or N)	Race	Social Security # (Last 4 digits)	Source of Income	Estimated Total Gross Income Last 12 Months*
						\$
						\$
						\$
						\$
						\$
						\$

*(Include wages, pensions, social security, unemployment, veterans benefits, child support, workers compensation, alimony, rental income, interest income, etc. for all household members 18 years of age or older). Estimate total income, verification will be required at a later date.

If the sources or amounts of your household's income have changed over the last year, please explain how:

Does any member of the owner(s)' household or immediate family member (spouse, parent, children or siblings) work (whether full or part time) as an employee of or serve as an elected or appointed official (whether paid or unpaid) of either the Towns of Bellingham or Hopedale? (Check one): ☐ Yes ☐ No

If yes, please indicate the household or family member name and position held:

Name: _____ Position: _____ Town: _____

Please turn the page and complete information regarding the property and the repairs needed.

PROPERTY INFORMATION

Year this property was built: _____

Do you have flood Insurance? ☐ Yes ☐ No

Complete the following chart for each unit in the property – one line for each unit. The total number of units listed below should match the number of units reported at the top of page 1 of this application.

Unit Description (Unit # or Floor such as 1A or 3 rd Floor)	Occupied by Owner or Tenant? (enter O or T)	# Bed-rooms in Unit	Occupant Name(s)	Total # of Occupants in Unit (including children)	# of Elderly (60+) Occupants in Unit	# of Children under 6 years of age in Unit	# of Children 6-18 years of age in Unit

REPAIRS REQUIRED

Please check on the chart below all repairs for which you are seeking assistance from the Bellingham-Hopedale Housing Rehabilitation Program.

<input type="checkbox"/> v	Needed Repair	<input type="checkbox"/> v	Needed Repair	<input type="checkbox"/> v	Needed Repair
<input type="checkbox"/>	Septic System/Sewer Hookup	<input type="checkbox"/>	Siding Repairs	<input type="checkbox"/>	Accessibility (HC Ramps, etc)
<input type="checkbox"/>	Plumbing Repairs	<input type="checkbox"/>	Windows	<input type="checkbox"/>	Painting
<input type="checkbox"/>	Electrical Repairs	<input type="checkbox"/>	Roof Repairs	<input type="checkbox"/>	Porch/Steps
<input type="checkbox"/>	Heat/Hot Water	<input type="checkbox"/>	Insulation/Energy Efficiency	<input type="checkbox"/>	Foundation/Structural
<input type="checkbox"/>	Interior Walls, Ceilings, Floors	<input type="checkbox"/>	Other (Describe):		
<input type="checkbox"/>	Emergency Repairs Needed (Describe):				

I/We hereby certify that all information provided is accurate to the best of my/our knowledge. I/We authorize the towns of Bellingham and Hopedale and the Bellingham-Hopedale Housing Rehabilitation Program (BHHRP) to verify any information relating to this application. I/We certify that I/we are in good standing with the Town Tax Collector, and that this property has no outstanding water or sewer liens, nor any state, federal or local tax liens. I/We certify that any mortgages on this property are in good standing and are not in foreclosure, nor is the property affected by bankruptcy proceedings of any kind. No mortgage or promissory note secured by this property is in default. I/We understand that falsification of any information provided to the Program may result in termination of this application.

All owners on the property deed must sign and date this application below:

Owner: _____ Date: _____

Owner: _____ Date: _____

BELLINGHAM-HOPEDALE HOUSING REHABILITATION PROGRAM SUMMARY

The Towns of Bellingham and Hopedale have received a grant from the Commonwealth of Massachusetts Department of Housing and Community Development (DHCD). Grant funds will provide financial and technical assistance to eligible residential property owners primarily in the South Bellingham and North Hopedale Community Development Target Areas (See Maps) to make needed repairs and accessibility improvements.

The Bellingham Community Development Office is responsible for administering the Bellingham-Hopedale Housing Rehabilitation Program (BHHRP). The BHHRP will provide financial and technical assistance for improvements to approximately 24 housing units (12 in each town), primarily within the target areas. The purpose of the program is to correct code violations and substandard living conditions, including the abatement of the health hazards of lead paint and asbestos. The program will address both existing and incipient code violations.

Who is Eligible?

One to seven-unit owner-occupied and investor-owned residential properties located within the target areas are eligible for the program. A majority of residential units in a property must be occupied by income-eligible households. ***Residential properties outside the target areas may be eligible for emergency repair assistance only.***

How to Apply:

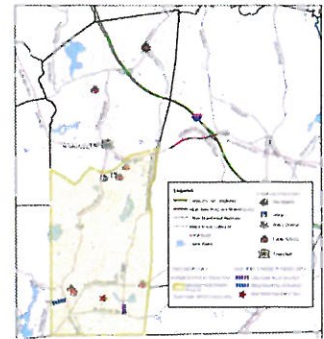
1. Property owners submit a Bellingham-Hopedale Housing Rehabilitation Program (BHHRP) Application to the Bellingham Community Development Office, Old Town Hall, 2 Mechanic Street, Bellingham, MA 02019. Applications will be added to the existing waiting list in the order in which they are received. The property owner must identify any issues they believe to be emergency repair needs.
2. Once an application reaches the top of the waiting list, or an inspection reveals emergency conditions, the applicant will be asked to submit income and ownership documentation for verification.

Upon Verification of Eligibility:

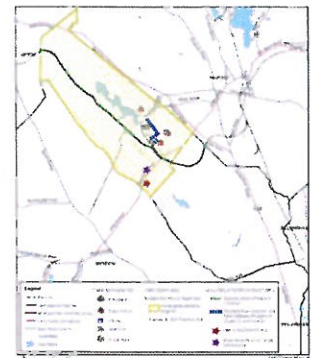
1. Upon qualification (income and ownership documentation determine applicant qualification status) BHHRP staff will determine the type of assistance for which the applicant is qualified. Types of assistance offered to applicants are as follows:
 - Low-income owner-occupants (incomes at or below 50% of area median*) of qualified properties are eligible to receive a deferred payment loan (DPL) to cover 100% of rehabilitation costs.
 - Moderate-income (incomes between 51%-80% of the area median*) owner-occupants of qualified properties are eligible to receive a DPL to cover 75% of rehabilitation costs.
 - Investor-owners and over-income owner-occupants of qualified properties (with at least 51% of units occupied by low- or moderate-income households*) are eligible to receive a DPL to cover 50% of rehabilitation costs.
 - *See Income Eligibility Tables

Note that a lien is filed at the Registry of Deeds for the amount of assistance provided but no interest is charged and no payments are required during the 15 year term of the agreement. At the end of 15 years the lien is released and the deferred payment loan becomes a grant.

Bellingham Target Area



Hopedale Target Area



Procedure for Completing Project Rehabilitation:

1. Letter is sent to homeowner informing them of their eligibility for participation in the program.
2. Once the homeowner countersigns the eligibility letter, the Housing Rehabilitation Specialist will inspect the property with the property owner in order to determine the necessary repairs.
 - Code violations, emergency situations, and structural issues must be dealt with first.
 - Due to federal and state regulations, certain lead paint hazard reduction work may be required.
3. Work Specifications prepared by the Housing Rehab Specialist are reviewed with and approved by the property owner. The project is then put out to bid by the BHHRP to pre-qualified contractors.
4. Registered contractors tour the property, review work specifications and submit bids. The lowest responsible bidder is awarded the contract (an owner may select an alternate bidder by paying the difference in cost between the lowest bid and that of the chosen contractor).
5. If the project cost is greater than \$35,000 per unit both a local and a state (Department of Housing and Community Development) waiver is required. In addition, if the property is older than 50 years, historic approval of the proposed work is required.
6. Upon acceptance of the bid, the owner, contractor, and the Town sign project contract documents, including an Assistance Agreement between the owner and the Town, Lien document (to be recorded at the Registry of Deeds), and Construction Contract between the Owner and Contractor. Owners of rental units will also sign a 15-year rental agreement. Investor owners must also sign a 15-year Affordable Housing Restriction, which will also be recorded at the Registry of Deeds.
7. Some residents may be temporarily relocated while contractors conduct hazardous work (lead paint or asbestos abatement).
8. The Housing Rehabilitation Specialist will regularly inspect progress of the project throughout construction.
9. Both the Rehabilitation Specialist and the property owner will sign off on the completed project confirming satisfaction with work done by the contractors on the project.
10. Property owners of multi-family homes are subject to periodic rent monitoring.

Income Eligibility Limits - Bellingham

Income Category	Household Size							
	1	2	3	4	5	6	7	8
Low	\$32,950	\$37,650	\$42,350	\$47,050	\$50,850	\$54,600	\$58,350	\$62,150
Moderate	\$47,450	\$54,200	\$61,000	\$67,750	\$73,200	\$78,600	\$84,050	\$89,450

Income Eligibility Limits - Hopedale

Income Category	Household Size							
	1	2	3	4	5	6	7	8
Low	\$34,300	\$39,200	\$44,100	\$48,950	\$52,900	\$56,800	\$60,700	\$64,650
Moderate	\$44,750	\$51,150	\$57,550	\$63,900	\$69,050	\$74,150	\$79,250	\$84,350

(Income limits effective as of December 18, 2013 – modified periodically)

HOPEDALE TARGET AREA STREETS

Adin Street	Overdale Park Way
Ballou Road	Park Street
Bancroft Park	Patrick Road
Beech Street	Peace Street
Cemetary Street	Pierce Street
Centennial Street	Progress Street
Chapel Street	Prospect Street
Cook Street	Robertson Drive
Crocket Circle	Sandy Hill Road
Cross Street	Social Street
Cutler Street	Soward Street
Dec Ct	Steel Road
Dennett Street	Taft Circle
Depot Street	Tammie Road
Draper Street	The Driftway
Dutcher Street	Thwing Street
Elm Street	Tillotson Road
Elmwood Ave	Union Street
Fitzgerald Drive	West Street
Freedom Street	Westcott Road
Gaskill Circle	Western Ave
Gayle Road	Whitney Road
Hammond Road	Williams Street
Hazel Street	
Hill Street	
Home Park Ave	
Hope Street	
Hopedale Street	
Inman Street	
Jones Road	
Lake Street	
Lapworth Circle	
Lower Jones Road	
Maple Street	
Mendon Street	
Moore Road	
Nelson Street	
North Street	
Northrop Street	
Oak Street	
Oakwood Ave	
Old Salt Box Road	